



# Wealthier *by Dan Solin*

## Media Kit



### MEDIA INQUIRIES

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# Wealthier *by Dan Solin*

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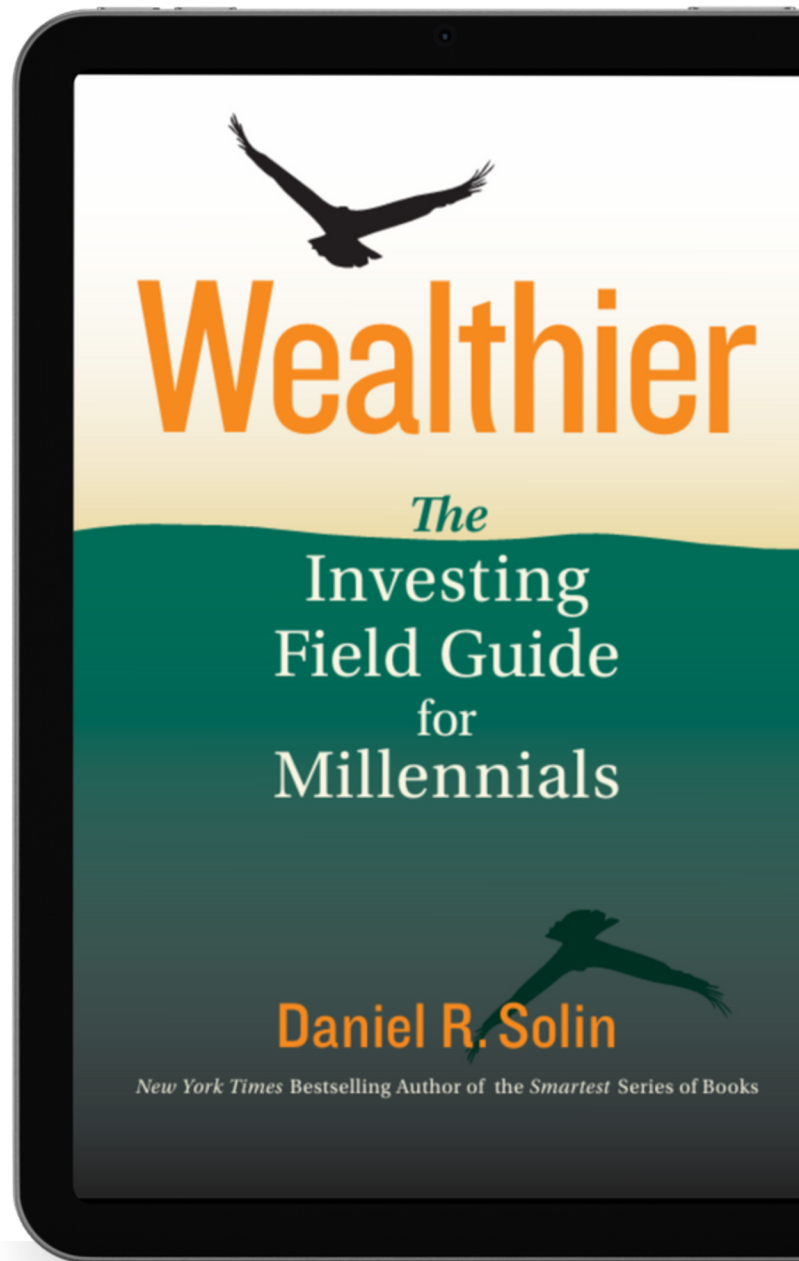
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# Wealthier *by* Dan Solin

## Meet the Author

Dan Solin is the *New York Times* bestselling author of the **Smartest** series of investing books, *The Smartest Sales Book You'll Ever Read* and *Ask: How to Relate to Anyone*.

Dan's books have been widely praised by *The New York Times*, *The Wall Street Journal*, *The Library Journal*, Vanguard co-founder John Bogle, and many financial columnists, authors, and others.

He has appeared on *The Early Show*, *The O'Reilly Factor*, MSNBC's *Weekend Economic Review*, *Fox Business*, and *CNN's Money*, and has been interviewed on many radio programs, including *USA*, *CBS*, *ABC*, and a number of regional *NPR* stations.

Visit his website at: [wealthierbook.com](http://wealthierbook.com).



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# Wealthier *by* Dan Solin

## About *Wealthier: The Investing Field Guide for Millennials*

Here's how **Wealthier: The Investing Field Guide for Millennials** will transform the lives of millennials by showing them how to:

Become DIY investing and financial planning gurus by following simple, straightforward guidelines.

- **Outperform most financial "professionals"** with a simple two-ETF (Exchange-Traded Fund) strategy.
- **Unmask the securities industry** as an anti-investor lobby machine, spewing misinformation to make them believe investors need their help.
- **Unmask the financial media** as purveyors of fear and greed designed to benefit its advertisers at the expense of everyday investors.
- **Calculate the cost of using a financial professional**, which can be as much as 25% of profits—forever.
- **Evaluate cryptocurrency** mining's devastating environmental impact.
- **Navigate student loan debt.**
- **Ensure financial freedom** by ignoring traditional advice, buying a home, paying off the mortgage quickly, and purchasing cash value life insurance when suitable.
- **Wealthier: The Investing Field Guide for Millennials** will empower millennials to seize control of their finances and never let go – until they are financially free.

**Full Title:** Wealthier: The Investing Field Guide for Millennials

**Page Count:**

**Genre:** Personal finance for Millennials

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**Publication Date:** May 2024

**ISBN:** Paperback: 978-0-9748763-3-7

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## Advance Praise for **Wealthier: The Investing Field Guide for Millennials**



*"Dan Solin has written a worthy followup to his wildly, and deservedly, popular **The Smartest Investment Book You'll Ever Read**, studded with pearls on nearly every page. Few authors can match the quantitative, historical, and legal background necessary to write such a book. Read, enjoy, and profit."*

**William Bernstein**  
Author of *The Four Pillars of Investing*



*"Wealthier strikes the perfect balance of detailed reasoning and practical advice for DIY financial decision-makers."*

**Benjamin Felix MBA, CFA, CFP®, CIM®**  
Portfolio Manager, Head of Research  
PWL Capital, Ottawa, Ontario, Canada



*"If you are a millennial or have millennials in your family, give them a copy of Dan Solin's book, **Wealthier: A Field Guide to Financial Freedom**. You'll start them on the right path to achieving their financial goals."*

*I particularly appreciated how Dan removes guilt by explaining that investors confront formidable forces like the securities industry, much of the financial media, and how their brains work, all of which are aligned against them.*

*These insights alone will be a clarion call. I highly recommend this book!"*

**Larry Swedroe**  
Head of Financial and Economic Research  
Buckingham Strategic Wealth

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# Wealthier *by* Dan Solin

## Advance Praise for **Wealthier: The Investing Field Guide for Millennials**

*"Wealthier is one of the very best books I have read during my 35 years of helping people build better futures as a financial planner. Wealthier provides guidance in many areas and will be a helpful and effective companion for many years for those who read it."*

*We all have different needs, situations, memories, experiences and aspirations that come together to form our own distinct perspective on money and finance.*

*There is something for everyone in this book, making it a great resource to assist people through their own unique money journeys.*

*I will give a copy to my four millennial children and encourage them to read and retain it for future reference. Wealthier will also be of value to my work colleagues, and me, assisting us in providing even better advice to those whom we serve."*

**Andrew Nuttall, CFP**

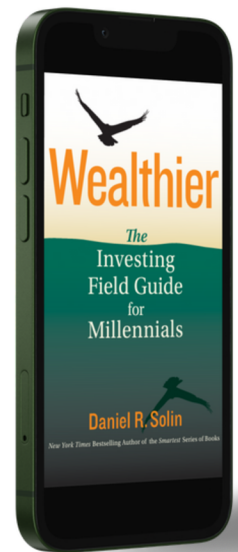
Cambridge Partners Limited  
Christchurch, New Zealand

*"Dan Solin, in a way that only Dan Solin can, distills the unnecessary complexities that have made Wall Street wealthy at the expense of everyday folks. For DIY investors, it is best to engineer a process that embraces simplicity and avoids unforced errors."*

*Across a variety of topics – from brains and behavior, to budgeting and balance sheets – Dan lays this out clearly in Wealthier, an engaging, encyclopedic tool that should be required to sit on the shelf of anyone quarterbacking their own financial outcomes."*

**Rubin Miller, CFA**

Founder & Chief Investment Officer at Peltoma Capital Partners



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# Wealthier *by* Dan Solin

## Advance Praise for *Wealthier: The Investing Field Guide for Millennials*

*"In Wealthier, Dan Solin dispenses invaluable and practical guidance, particularly for young do-it-yourself investors. This book emerges as a lighthouse amidst the murky waters of financial misinformation, offering a clear path to wealth that is not just about managing money but mastering life. He challenges common personal financial myths and defiantly calls out bad actors in financial services."*

*"By embracing the principles laid out in this book, younger investors have a clear path forward to manage their finances and achieve financial independence."*

**Dr. Matt J. Goren, CFP®**

Product Vice President - Financial Planning Education  
Dalton Education

*"Every millennial should read this book. Let me rephrase this. Every individual in society should make it a point to read this book, ensuring it always remains easily accessible, much like the presence of a Bible in a hotel room."*

*"It imparts valuable financial guidance and essential life lessons. Its content unveils the concealed pitfalls of misguided financial advice, empowering readers toward a more prosperous future. Frankly, a lot of so-called financial professionals would benefit from delving into its pages."*

**Sam Whybrow CFP™ AFPS RLP®**

Chartered Financial Planner  
Thanks Wealth Planning

*"If you care about millennials who aren't ready to engage a Financial Advisor and want them to have a secure future, give them a copy of Dan Solin's book, Wealthier: A Field Guide to Financial Freedom. Dan provides advice that's spot-on, relatable, comprehensive and actionable."*

**Tom Warburton**

Chairman, Managing Director and Founding  
Principal of Warburton Capital

For more reviews,  
please visit  
[wealthierbook.com](http://wealthierbook.com)

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## Suggested Interview Topics and Questions

### *Conversation starters:*

#### **Financial planning is seriously overhyped.**

If you want to become wealthier, **buy a home and a Universal Life Policy** from an agent who discounts commissions.

Term insurance is **better than no insurance** but that's its only benefit.

The secret **insurance agents are terrified** you'll learn is that they can sharply discount their commissions on certain types of life insurance policies.

Another secret insurance agents don't want you to know is that there's a way to buy insurance without using them that will **save you a boatload of commissions.**

Most homeowners would be better off with an **adjustable rate mortgage.**

Sound investing is so simple **a 7 year old could do it better** than most "professionals."

A fee of 1% of your assets means **you are paying 25% of your earnings** to your financial advisor – forever.

**Paying advisor's fees from your portfolio** is great for advisors and terrible for clients.

Your behavior – and not your investments– will determine whether you will **reach your retirement goals.**

**Stoics** make great investors.

**"Consumer smoothing"** is more practical than "saving early". There's a reason you've never heard about it.

The alternative to alternatives is probably **higher returns.**

You probably **don't need as much as you think** to have a successful retirement.

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## Suggested Interview Topics and Questions

### *Conversation starters: (continued)*

If you have **apophenia**, the financial consequences are far more devastating than the physical ones.

There are **pros and cons to paying off a mortgage** but I've never met anyone who regretted not having one.

Your brain equates saving for retirement with **giving money to a stranger**. Fortunately, there's a way to overcome that feeling.

Owning a **"cocaine phone"** can give you a safe and legal boost.

Owning a **"kale" phone** can boost your productivity.

You are almost certain to be the **victim of a "hijacking" you've never heard of** which can decimate your investments.

Unless you realize the difference between realized and unrealized losses, **you are unlikely to realize your financial goals**.

**An army of 300 million neurons** in our brains is programmed to impede our investing success.

There's one kind of **treadmill you should never get on** because it's harmful to your financial health.

Instead of wasting your time researching stocks, learn about the **"dopamine portfolio."**

It's odd that socially conscious people invest in cryptocurrency, which **causes carbon dioxide to be released** into the atmosphere.

Do you ever wonder why the **use of cryptocurrency is illegal in China** but legal in the U.S.?

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# Wealthier *by* Dan Solin

## Suggested Interview Topics and Questions

### *Questions and Answers:*

**Q.** What's different about this book?

**A.** Most investing books are written by financial advisors or others with an axe to grind. My only agenda is empowering millennials to take control of their financial future. The advice in my book is 100% objective and supported by extensive research. My independence permits me to take on vested interests (the securities industry, the insurance industry, and the financial media), and that's precisely what I do in this book.

**Q.** What are the big messages in this book?

**A.**

1. Investing is so simple anyone can do it by buying just two ETFs;
2. Financial planning is overhyped and often unreliable.
3. You'll have more money if you buy a home and can afford the right cash value insurance.
4. Being a DIY investor and financial planner is well within your ability.
5. A stoic mindset is a critical component of investing success.

**Q.** Most financial advisors recommend term insurance. What's your view?

**A.** Buy it if it's the only option because of its low cost, but I predict you will "buy term and spend the difference" rather than "buy term and invest the difference."

**Q.** What's your view about paying off a mortgage?

**A.** If liquidity isn't an issue, I'm for it. I've never known anyone who regretted living without a mortgage, but I understand the argument that the stock market has historically outperformed appreciation in a home.

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## Suggested Interview Topics and Questions

### *Questions and Answers: (continued)*

**Q.** Should millennials buy or rent?

**A.** They will probably end up with more wealth if they buy, but the argument for renting is compelling in certain areas where prices are very high.

**Q.** Are financial advisors worth their fees?

**A.** I don't believe most millennials need financial advisors. If they do, they should fully understand the fees and the value provided. Few investors understand that a fee of 1% of assets under management means giving up 25% of the profits earned by your portfolio to your advisor over the long term. It's challenging to justify that fee. I would advise millennials who need help to look for advisors who charge hourly or on a retainer.

**Q.** I was surprised to learn that insurance commissions on specific policies are negotiable. Is that true?

**A.** Insurance commissions on blended whole life and universal life policies from certain carriers are negotiable. Almost no life insurance agents will volunteer this information. It's a secret known to fee-only insurance consultants, who use insurance agents willing to discount their fees.

It's worth the effort to find these agents because the difference in how rapidly cash value accumulates in the policy and the performance of the policy over time is significant.



## Suggested Interview Topics and Questions

### *Questions and Answers: (continued)*

**Q.** What's the biggest threat to the ability of millennials to achieve financial freedom?

**A. First,** the drumbeat of misleading information from the securities industry that investing and financial planning are too complex to do without their assistance. One thought leader said: "Complexity is job security for advisors."

**Second,** is the daily barrage of misleading information from the financial media, which feature "naked pundits," predicting the direction of the market, what stocks to buy, and who will be the next "hot" mutual fund manager. No one has the expertise to accurately and reliably make these predictions. They distract investors from engaging in my book's sound, responsible, and academically based investing recommendations.

**Third,** our brains cause us to believe there are patterns where none exist and act to encourage emotional, impulsive decisions when dealing with financial matters.

**Fourth,** the wrong mindset. A stoic mindset teaches us to focus on factors we can control and accept everything else. That mindset is exactly what's required to invest successfully.

**Q.** What's your view of cryptocurrency?

**A.** I can't predict the price of cryptocurrency. It is, by all accounts, a highly speculative investment. I can tell you that mining caused by cryptocurrency is doing significant harm to the environment.

**Q.** What's your view of socially responsible investing?

**A.** I am for it. I show readers a simple way to invest socially responsibly, using exchange-traded funds, which historically have not returned less than comparable traditional investments.

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## Suggested Interview Topics and Questions

### *Questions and Answers: (continued)*

**Q.** How do you feel about alternative investments (like NFTs, art, collectibles, and fractional assets)?

**A.** Each has pros and cons, but overall, the hype belies the risks and generally poor returns.

**Q.** Do you buy lottery tickets?

**A.** Yes, when the prize is over \$1 billion, and I wager only \$2.00. I succumb to the lure of lottery-like returns caused by brain chemistry. The possibility of a big hit causes dopamine and testosterone to activate in our brains, which is pleasurable.

**Q.** What's the perspective investors should have about the stock market?

**A.** Over the long term, the stock market goes up. Most of the time, "doing nothing" is the best course of action. I recommend looking at your portfolio returns infrequently and engaging in "masterly inactivity."

**Q.** What's a "Cocaine phone" and a Kale phone?

**A.** This is a time management hack. The idea is to have two phones. The "cocaine phone" is where you keep everything that distracts you and gives you a rush, like social media apps and games. The "kale phone" is where you keep essentials, like your Notes app and travel essentials. You limit access to your "cocaine phone" to certain times of the day so you can stay focused at other times.

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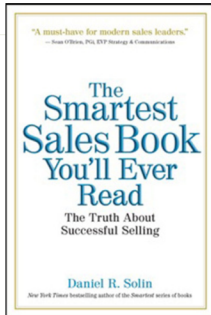
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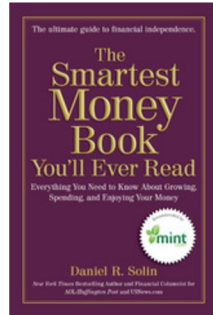


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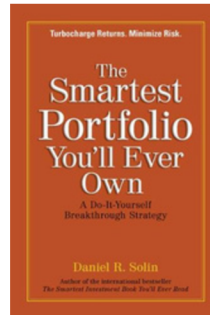
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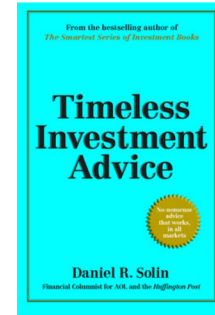
The Smartest Sales Book You'll Ever Read



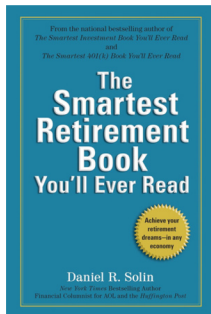
The Smartest Money Book You'll Ever Read



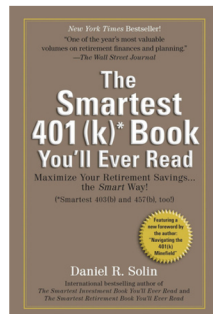
The Smartest Portfolio You'll Ever Own



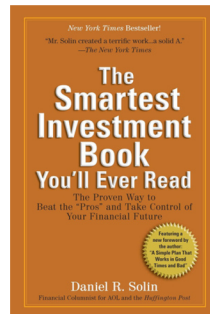
Timeless Investment Advice



The Smartest Retirement Book You'll Ever Read



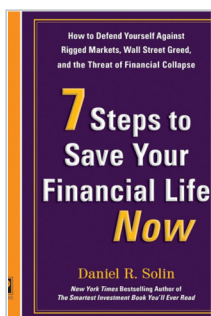
The Smartest 401(k) Book You'll Ever Read



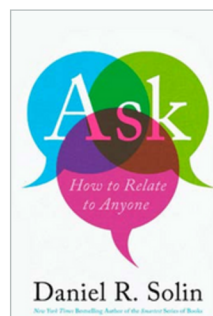
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Does Your Broker Owe You Money?



7 Steps to Save Your Financial Life Now



Ask: How to Relate to Anyone

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